

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s):	Lydia Breck et al.	Docket No.:	40655.0736
Serial No.:	10/709,977	Group Art Unit:	3691
Filed:	June 10, 2004	Examiner:	Ann E. Loftus
Title:	System for Facilitating a Transaction	Confirmation No.:	3976

INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicants hereby notify the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. Applicants respectfully submit that all pending claims are patentable over the foregoing references, alone or in combination. Applicants further submit that the submission of the various Office Actions and Notices of Allowance, if any, from related cases is in accordance with Federal Circuit precedent, for example, as set forth in *McKesson Information Solutions v. Bridge Medical*, 82 U.S.P.Q.2nd 1865 (Fed. Cir. 2007), and therefore respectfully request that the Examiner consider these documents. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A EFS-WEB may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:

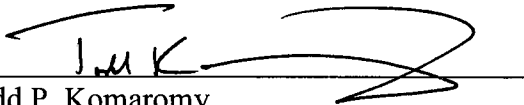
2. ☐ Any copy of the items listed on the enclosed copy of Form PTO/SB/08A EFS-WEB that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☒ Parent Application, ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No. 09/800,461, filed 03/07/2001.
3. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - ☐ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
 - ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
 - ☐ 37 C.F.R. §1.97(b)(3), before the mailing of a first Office action on the merits.
 - ☒ 37 C.F.R. §1.97(b)(4), before the mailing of a first Office action after the filing of a request for continued examination under §1.114.
4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.
5. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

- ☐ A check in the amount of \$180.00 is enclosed in payment of the fee.
- ☐ Charge the fee to Deposit Account No. 19-2814.
6. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
 - b. the fee due under 37 C.F.R. §1.17(p) which is paid as set forth in paragraph 9 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(c)(1), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
 - b. ☐ 37 C.F.R. §1.313(c)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
 - c. ☐ The fee due under 37 C.F.R. §1.17(p) is paid as set forth in paragraph 9 below.
8. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
9. ☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
- ☐ Charge the fee due under 37 C.F.R. §1.17(p) to Deposit Account No. 19-2814.

[X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814.

Respectfully submitted,

Dated: November 17, 2010


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Notice of References Cited	Application/Control No. 09/800,461	Applicant(s)/Patent Under Reexamination BRECK ET AL.	
	Examiner JOHN M. WINTER	Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,173,270 B1	01-2001	Cristofich et al.	705/37
*	B	US-6,269,346 B1	07-2001	Cristofich et al.	705/36R
*	C	US-2001/0034720 A1	10-2001	Armes, David	705/65
*	D	US-6,442,533 B1	08-2002	Hinkle, William H.	705/36R
*	E	US-2002/0138376 A1	09-2002	Hinkle, William H.	705/30
*	F	US-2004/0158532 A1	08-2004	Breck et al.	705/074
*	G	US-2004/0210449 A1	10-2004	Breck et al.	705/001
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FOREIGN PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
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	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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	Examiner John M. Winter		Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2003/0115126	06-2003	Pitroda, Satyan G.	705/36
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
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	Examiner John M Winter	Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-6,163,771	12-2000	Walker et al.	705/18
	B	US-5,883,810	03-1999	Franklin et al.	700/232
	C	US-6,044,360	03-2000	Picciallo, Michael J.	705/21
	D	US-2003/0028481	02-2003	Flitcroft et al.	705/39
	E	US-			
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	Examiner John M Winter	Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-2003/0028481	02-2003	Flitcroft et al.	705/39
	B	US-			
	C	US-			
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	Examiner John M Winter	Art Unit 3621	Page 1 of 1

U.S. PATENT DOCUMENTS

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	A	US-5,956,699	09-1999	Wong et al.	705/39
	B	US-			
	C	US-			
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	Examiner John M Winter	Art Unit 3621	Page 1 of 1

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-6,065,675	05-2000	Teicher, Mordechai	235/380
	B	US-5,956,699	09-1999	Wong et al.	705/39
	C	US-6,044,360	03-2000	Picciallo, Michael J.	705/21
	D	US-			
	E	US-			
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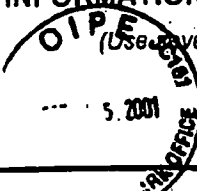
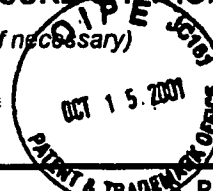
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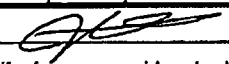
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary) <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  </div> <div style="text-align: center;">  </div> </div>				ATTY DOCKET NO. 40655.0700		SERIAL NO. TBA	
APPLICANT(S) Breck et al.				FILING DATE March 7, 2001			
GROUP TBA				TBA			

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U.S. PATENT DOCUMENTS				
TAB	DOCUMENT NO.	DATE	NAME	TITLE
1.	5,715,399	1998/02/03	Bezos	Secure Method and System for Communicating a List of Credit Card Numbers Over a Non-Secure Network
2.	5,770,843	1998/06/23	Rose et al.	Access Card for Multiple Accounts
3.	5,914,472	1999/06/22	Foladare et al.	Credit Card Spending Authorization Control System
4.	5,930,767	1999/07/27	Reber et al.	Transaction Methods Systems and Devices
5.	5,953,710	1999/09/14	Fleming	Children's Credit or Debit Card System
6.	5,991,748	1999/11/23	Taskett	Methods and Apparatus for Regenerating a Prepaid Transaction Account
7.	6,021,943	2000/02/08	Chastain	Process for Executing Payment Transactions
8.	6,044,360	2000/03/28	Picciallo	Third Party Credit Card
9.	6,078,908	2000/06/20	Schmitz	Method for Authorizing in Data Transmission Systems
10.	6,088,683	2000/07/11	Jalili	Secure Purchase Transaction Method Using Telephone Number
11.	6,163,771	2000/12/19	Walker et al.	Method and Device for Generating a Single-Use Financial Account Number
12.	6,173,269 B1	2001/01/09	Solokl et al.	Method and Apparatus for Executing Electronic Commercial Transactions With Minors
13.	6,227,447 B1	2001/05/08	Campisano	Cardless Payment System
14.	6,267,292 B1	2001/07/31	Walker et al.	Method and Apparatus for Funds and Credit Line Transfers

FOREIGN PATENT DOCUMENTS				
TAB	DOCUMENT NO.	DATE	NAME	TITLE

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)				
9w	15.		Green, Thomas C., <i>American Express offers temporary CC numbers for the Web</i> , 09/09/00, The Register, www.theregister.c.uk/c	
	16.		CNN.com. U.S. News, <i>American Express to offer disposable credit card numbers</i> , 09/08/00, Associated Press, www.cnn.c	
	17.		American Express, <i>Private PaymentsSM; A New Level of Security from American Express</i> , American Express Website, Cards Date Unknown	
	18.		Martin, Zack, <i>One-Time Numbers Stop Web Hackers From Pilfering Data</i> , 01/01, Card Marketing, Thomson Financial, www.c r d f rum.c	
	19.		The Dollar Stretcher, <i>Disposable Credit Card Numbers</i> , 01/01, CardRatings.org, www.stretcher.c	

EXAMINER 	DATE CONSIDERED 2/9/04
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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of

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Complete if Known

Application Number	09/800,461
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Filing Date	March 7, 2001
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First Named Inventor	Lydia Breck
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Art Unit	2161
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Examiner Name	TBA
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Attorney Docket Number	40655.0700
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U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code (if known)			
/JWW		US- 5,594,227		01-14-1997	Deo	
		US- 5,721,781		02-24-1998	Deo et al.	
		US- 5,742,756		04-21-1998	Dillaway et al.	
		US- 5,768,385		06-16-1998	Simon	
		US- 5,778,069		07-07-1998	Thomlinson et al.	
		US- 5,852,812		12-22-1998	Reeder	
		US- 5,878,138		03-02-1999	Yacobi	
		US- 5,878,141		03-02-1999	Daly et al.	
		US- 5,913,203		06-15-1999	Wong et al.	
		US- 5,918,216		06-29-1999	Miksovsky et al.	
		US- 5,958,004		09-28-1999	Helland et al.	
		US- 5,991,413		11-23-1999	Arditti et al.	
		US- 5,999,914		12-07-1999	Blinn et al.	
		US- 6,000,832		12-14-1999	Franklin et al.	
		US- 6,012,143		01-04-2000	Tanaka	
		US- 6,016,482		01-18-2000	Molinari et al.	
		US- 6,029,147		02-22-2000	Horadan et al.	
		US- 6,052,675		04-18-2000	Checchio	
		US- 6,070,150		05-30-2000	Remington et al.	
		US- 6,070,154		05-30-2000	Tavor et al.	

FOREIGN PATENT DOCUMENTS

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**Examiner
Signature**

/John Winter/

Date _____

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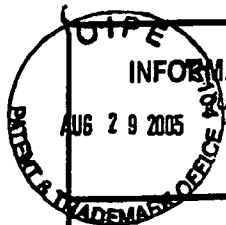
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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE CITATION***(Use several sheets if necessary)*ATTY DOCKET NO.
40655.0700SERIAL NO.
TBAAPPLICANT(S)
Breck et al.FILING DATE
March 7, 2001GROUP
TBA**U.S. PATENT DOCUMENTS**

		6,076,078	2000/6/13	Camp et al.			
		6,078,906	2000/6/20	Huberman			
		6,081,790	2000/6/27	Rosen			
		6,088,717	2000/7/11	Reed et al.			
		6,088,797	2000/7/11	Rosen			
		6,092,198	2000/7/18	Lanzy et al.			
		6,115,458	2000/9/5	Taskett			

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		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
		WO 99/49424	1999/9/30	PCT				
		WO 00/49586	2000/8/24	PCT				

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

EXAMINER

/John Winter/

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